

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Illinois

***Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines***

The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/10/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Norman S. Dillard  
aka Norman Dillard  
3935 W. Monroe Street  
Chicago, IL 60624

Case Number: 15-38216  
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-6584

Attorney for Debtor(s) (name and address):

Charles L. Magerski  
Sulaiman Law Group, LTD  
900 Jorie Boulevard  
Suite 150  
Oak Brook, IL 60523  
Telephone number: (630) 575-8181

Bankruptcy Trustee (name and address):

Tom Vaughn  
55 E. Monroe Street, Suite 3850  
Chicago, IL 60603  
Telephone number: 312 294-5900

**Meeting of Creditors:**

Date: **December 10, 2015**

Time: **01:30 PM**

Location: **55 East Monroe, Suite 3850, Chicago, IL 60603**

**All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **3/9/16**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): **5/9/16**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan and Attorney Fees**

The debtor has not filed a plan as of this date. You will receive notice of the plan at a later date. The hearing on confirmation and to consider a request by debtor's counsel for payment of legal fees will be held:

Date: **1/12/16**, Time: **10:30 AM**, Location: **219 South Dearborn, Courtroom 742, Chicago, IL 60604 .**

**The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00**

If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/8/16**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604  
Telephone number: 1-866-222-8029

**For the Court:**

Clerk of the Bankruptcy Court:  
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: November 13, 2015

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Norman S. Dillard  
 Debtor

Case No. 15-38216-CAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dsirmons  
 Form ID: b9i

Page 1 of 2  
 Total Noticed: 58

Date Rcvd: Nov 13, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2015.

db  
 23908869 +Norman S. Dillard, 3935 W. Monroe Street, Chicago, IL 60624-2821  
 ++CAPITAL SOLUTIONS INVESTMENT, 180 W WASHINGTON, SUITE 300, CHICAGO IL 60602-2321  
 (address filed with court: Loan Express, 28 E Jackson, Suite 1324, Chicago, IL 60604)  
 23908849 +CitiFinancial Services Inc, 15949 S. Harlem Avenue, Tinley Park, IL 60477-1609  
 23908850 +CitiFinancial, Inc, 300 St. Paul Place, Baltimore, MD 21202-2120  
 23908851 +Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100,  
 Burr Ridge, IL 60527-6921  
 23908852 +Cook County Department of Revenue, 118 N. Clark Street, #1160, Chicago, IL 60602-1315  
 23908857 +Debt Recovery Solution, Attention: Bankruptcy, 900 Merchants Concourse Suite L111,  
 Westbury, NY 11590-5121  
 23908858 +Department of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210  
 23908860 +Enhanced Recovery Co, Po Box 3002, Southeastern, PA 19398-3002  
 23908862 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309  
 23908863 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
 23908864 +Harrahs Illinois Corporation, 219 N. Center Street, Reno, NV 89501-1413  
 23908865 +Horseshoe Hammond LLC, 53 Stiles Road, Salem, NH 03079-2889  
 23908866 +Household Finance Corporation, 208 S. LaSalle, Chicago, IL 60604-1000  
 23908868 ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,  
 CHICAGO IL 60664-0338  
 (address filed with court: Illinois Department of Revenue, PO Box 19035,  
 Springfield, IL 62794)  
 23908873 MB Financial, 611 North River Road, Des Plaines, IL 60018  
 23908872 +MB Financial, 4800 N. Western Avenue, Chicago, IL 60625-1916  
 23908874 +MB Financial Services, 800 West Madison Street, Chicago, IL 60607-2683  
 23908876 +Metro South Medical Center, 12935 S. Gregory Street, Blue Island, IL 60406-2428  
 23908879 +Provident Funding, 1235 N. Dutton Ave., Suite E, Santa Rosa, CA 95401-4666  
 23908881 #+RJM Acquisitions LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416  
 23908880 +Richard A. Heise Sr., 5317 W. Cullom Avenue, Chicago, IL 60641-1305  
 23908886 +The Schreiber Group, Inc., 937 N Washington Street, Naperville, IL 60563-2762  
 23908887 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Cmagerski@sulaimanlaw.com Nov 14 2015 01:19:02 Charles L. Magerski,  
 Sulaiman Law Group, LTD, 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523  
 tr +E-mail/Text: 341NOTICE@TVCH13.NET Nov 14 2015 01:21:19 Tom Vaughn,  
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Nov 14 2015 01:20:10 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 23908837 +EDI: ATTWIREBK.COM Nov 14 2015 00:53:00 AT&T, PO Box 5093, Carol Stream, IL 60197-5093  
 23908838 +EDI: ATTWIREBK.COM Nov 14 2015 00:53:00 AT&T, 225 W. Randolph Road,  
 Chicago, IL 60606-1838  
 23908839 EDI: CINGMIDLAND.COM Nov 14 2015 00:53:00 AT&T Mobility, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 23908836 +EDI: ACCE.COM Nov 14 2015 00:53:00 Asset Acceptance LLC, 28405 Van Dyke Avenue,  
 Warren, MI 48093-7132  
 23908840 +EDI: CINGMIDLAND.COM Nov 14 2015 00:53:00 Att Wireless\*, P.O. Box 6416,  
 Carol Stream, IL 60197-6416  
 23908841 +EDI: BANKAMER2.COM Nov 14 2015 00:53:00 Bank Of America, N.A. \*, 401 N. Tryon Street,  
 NC1-021-02-20, Charlotte, NC 28255-0001  
 23908847 EDI: CITICORP.COM Nov 14 2015 00:53:00 Citicorp Credit Services \*,  
 ATTN: Internal Recovery, P.O. Box 20507, Kansas City, MO 64195  
 23908848 EDI: CITICORP.COM Nov 14 2015 00:53:00 Citicorp Credit Services \*,  
 ATTN: Internal Recovery; Centralized Bk, P.O. Box 20507, Kansas City, MO 64195  
 23908842 +E-mail/Text: bankruptcy@cavps.com Nov 14 2015 01:20:46 Calvary Portfolio Services,  
 Attention: Bankruptcy Department, 500 Summit Lake Drive Suite 400,  
 Valhalla, NY 10595-1340  
 23908843 +EDI: CAPITALONE.COM Nov 14 2015 00:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 23908844 +EDI: AIS.COM Nov 14 2015 00:53:00 Capital One, N.A. \*, c/o American Infosource,  
 P.O Box 54529, Oklahoma City, OK 73154-1529  
 23908845 +EDI: CAPITALONE.COM Nov 14 2015 00:53:00 Capital One, N.A.\*, 1680 Capital One Drive,  
 Mc Lean, VA 22102-3407  
 23914796 +E-mail/Text: bankruptcy@cavps.com Nov 14 2015 01:20:47 Cavalry SPV I, LLC,  
 as Assignee of CitiFinancial, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 23908846 +EDI: CHASE.COM Nov 14 2015 00:53:00 Chase \*, ATTN: Bankruptcy Department,  
 P.O. Box 15298, Wilmington, DE 19850-5298  
 23908854 +EDI: RCSFNBMARIN.COM Nov 14 2015 00:53:00 Credit One Bank, 585 Pilot Road,  
 Las Vegas, NV 89119-3619  
 23908855 +EDI: RCSFNBMARIN.COM Nov 14 2015 00:53:00 Credit One Bank, PO Box 740237,  
 Atlanta, GA 30374-0237  
 23908853 +EDI: RCSFNBMARIN.COM Nov 14 2015 00:53:00 Credit One Bank, P.O Box 98872,  
 Las Vegas, NV 89193-8872

District/off: 0752-1

User: dsirmons  
Form ID: b9i

Page 2 of 2  
Total Noticed: 58

Date Rcvd: Nov 13, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23908856 +EDI: RCSFNBMARIN.COM Nov 14 2015 00:53:00 Credit One Bank NA, Po Box 98873,  
Las Vegas, NV 89193-8873  
23908859 +E-mail/Text: bknotice@erccollections.com Nov 14 2015 01:20:34 Enhanced Recovery Co,  
8014 Bayberry Road, Jacksonville, FL 32256-7412  
23908861 +E-mail/Text: bknotice@erccollections.com Nov 14 2015 01:20:34 Enhanced Recovery Corporation,  
Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
23908867 E-mail/Text: rev.bankruptcy@illinois.gov Nov 14 2015 01:20:18  
Illinois Department of Revenue, Po Box 64338, Chicago, IL 60664-0338  
23908870 +EDI: RESURGENT.COM Nov 14 2015 00:53:00 LVNV Funding LLC, 15 South Main Street,  
Greenville, SC 29601-2743  
23908871 +EDI: TSYS2.COM Nov 14 2015 00:53:00 Macy's Inc., 9111 Duke Boulevard,  
Mason, OH 45040-8999  
23908875 +EDI: DAIMLER.COM Nov 14 2015 00:53:00 Mercedes-Benz Financial, PO Box 685,  
Roanoke, TX 76262-0685  
23908878 +EDI: NAVIENTFKASMSERV.COM Nov 14 2015 00:53:00 Navient, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
23908877 +EDI: NAVIENTFKASMSERV.COM Nov 14 2015 00:53:00 Navient, Po Box 9655,  
Wilkes Barre, PA 18773-9655  
23908884 EDI: AGFINANCE.COM Nov 14 2015 00:53:00 Springleaf Financial Services, Crestwood Center,  
13608 Cicero Avenue, Suite C, Midlothian, IL 60445  
23908835 EDI: AGFINANCE.COM Nov 14 2015 00:53:00 American General Finance,  
Attn: Bankruptcy Department, Po Box 3251, Evansville, IN 47731  
23908882 +EDI: NAVIENTFKASMSERV.COM Nov 14 2015 00:53:00 Sallie Mae, Attn: Claims Department,  
Po Box 9500, Wilkes-Barre, PA 18773-9500  
23908883 +EDI: SWCR.COM Nov 14 2015 00:53:00 Southwest Credit System,  
4120 International Parkway Suite 1100, Carrollton, TX 75007-1958  
23908883 +E-mail/Text: bankruptcy@sw-credit.com Nov 14 2015 01:20:32 Southwest Credit System,  
4120 International Parkway Suite 1100, Carrollton, TX 75007-1958  
23908888 +EDI: USCELLULAR.COM Nov 14 2015 00:53:00 US Cellular, DEPT. 0203,  
Palatine, IL 60055-0001

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23908885 ##+The Bureaus Inc., Attention: Bankruptcy Department, 1717 Central Street,  
Evanston, IL 60201-1507

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2015 at the address(es) listed below:

Charles L. Magerski on behalf of Debtor Norman S. Dillard Cmagerski@sulaimanlaw.com,  
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.co  
m;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpress.info  
Patrick S Layng USTPRRegion11.ES.ECF@usdoj.gov  
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 3